

CLAIM AMENDMENTS

1. (Currently Amended) A secure transaction method, comprising the steps of:
establishing an electronically accessible verification site authorized by the holder of a credit card;
receiving a request for goods or services at ~~by a merchant location~~ using the credit card, but
wherein the card is not required to be physically presented to the merchant; ~~[[and]]~~
accessing the verification site by the merchant to determine whether the request for goods or
services is an authorized transaction; legitimate.
sending an electronic authorization communication by the verification site to the holder of the
credit card, the message including information indicative of the transaction; and
transmitting, by the holder of the credit card, an approval communication if the transaction is
approved by the card holder.
2. (Currently Amended) The method of claim 1, wherein the verification site is an electronic
mail account.
3. (Currently Amended) The method of claim 2, wherein the electronic mail account was
established by the merchant.
4. (Original) The method of claim 1, wherein an authorization message is sent from the site
to the merchant in response to the step of accessing the verification site by the merchant.
5. (Original) The method of claim 4, wherein the authorization message is automatically
generated.
6. (Original) The method of claim 4, wherein the authorization message is manually
generated within a predetermined period of time.
7. (Original) The method of claim 4, wherein request for goods or services, the step of

accessing the verification site, the authorization message, or any combination thereof, are encrypted.

8. (Original) The method of claim 7, wherein the encryption is implemented using an algorithm specific to the holder or an authorized user of the card.

9. (Original) The method of claim 4, wherein request for goods or services, the step of accessing the verification site, the authorization message, or any combination thereof, include routing information for future use.

10. (Original) The method of claim 1, wherein the step of accessing the verification site by the merchant causes an icon or window to appear in a web browser.

11. (Original) The method of claim 1, wherein the verification site is wirelessly accessible.

12. (Original) The method of claim 11, wherein the site is accessible through a cellular telephone, personal digital assistant, or other mobile device.

13. (New) The method of claim 1, wherein the information indicative of the transaction includes information identifying the merchant.

14. (New) The method of claim 1, wherein the information indicative of the transaction includes information identifying the goods or services.

15. (New) The method of claim 1, wherein the information indicative of the transaction includes the cost of the transaction.